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- (d) bearer's signature based on (a), (b) and (c) above to secure this information.

In the Drawings:

Please amend the drawings as shown in red on the attached sheets.

MJ
9/11/02
In the Claims:

Please cancel claims 2 and ~~53-58~~ without prejudice.

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Please amend the following claims to read as shown:

Sub C1
1. (Amended) A method of providing a value note comprising:
providing first information representative of a bearer's public key information, or
from which a bearer's public key information can be verified;
providing second information representative of a commodity represented by the
value note; and
calculating third information representative of an issuer's signature dependent on
the first and second information and verifiable by means of an issuer's public key
information.

Sub C1
2. (Amended) A method according to claim 3, wherein the expiry information
is included in the calculation of the third information.

Sub C1
3. (Twice Amended) A method according to claim 5, wherein the
identification information is included in the calculation of the third information.

B33 Cx 9. (Amended) A method according to claim 8, wherein the valid-from information is included in the calculation of the third information.

Sus C1
B34 13. (Amended) A method of handling a value note, comprising:
receiving a value note comprising first information either representative of a bearer's public key or from which bearer's public key can be verified, second information representative of a commodity represented by the value note, and third information representing an issuer's signature which can be verified by information including the first and second information and an issuer's public key information;
providing redemption instruction information for the value note; and
providing a bearer's signature which is dependent on the redemption instruction information and is verifiable from said first information.

Cx 15. (Twice Amended) A method according to claim 13, wherein the value note is provided by:

providing first information representative of a bearer's public key information, or from which the bearer's public key information can be verified;
providing second information representative of a commodity represented by the value note; and
calculating third information representative of an issuer's signature dependent on the first and second information and verifiable by means of the issuer's public key information.

B35 C1 18. (Twice Amended) A method according to claim 13, wherein the redemption instruction information includes a reference to transfer at least a portion of the commodity to a first new value note.

30e Sub C 19. (Amended) A method according to claim 18, wherein the redemption instruction information includes replacement first information for the first new value note.

B31 Sub C 21. (Twice Amended) A method according to claim 18, wherein the redemption instruction information includes a reference to transfer a remainder of the commodity to a second new value note.

B38 Sub C 25. (Twice Amended) A method according to claim 13, wherein the redemption instruction information includes an identification reference for each value note referred to in the redemption instruction information, and wherein the method comprises communicating the redemption instruction information to a value note handling authority.

B39 Sub C 28. (Amended) A method of handling redemption instruction information and bearer signature information associated with a value note, the method comprising performing at least one verification prior to redeeming the value note in accordance with the redemption instruction information, the verification comprising:
verifying that the bearer signature information matches information including at least the redemption instruction information using the bearer's public key information presented in the value note or in the redemption instruction information.

B40 Sub C 30. (Twice Amended) A method according to claim 28, further comprising:
receiving a value note comprising first information representative of a bearer's public key or from which bearer's public key can be verified, second information representative of a commodity represented by the value note, and third information representing an issuer's signature which can be verified by information including the first and second information and the issuer's public key information;

providing redemption instruction information for the value note; and
providing a bearer's signature which is dependent on the redemption instruction
information and is verifiable from said first information.

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31. (Twice Amended) A method according to claim 28, wherein the
redemption instruction information and the bearer signature information are received
without a value note, and the method comprises retrieving value note information for
one or more value notes identified in the redemption instruction information.

32. (Twice Amended) A method according to claim 28, further comprising
verifying that an issuer signature included in the value note matches information
including the bearer's public key information and a commodity represented by the value
note, using an issuer's public key information.

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35. (Twice Amended) A method according to claim 33, wherein at least one
of the value note and the redemption instruction information includes identification
information for uniquely identifying the value note, and the verification comprises
ascertaining whether a value note bearing the same identification information has
previously been accepted.

B7H

36. (Twice Amended) A method according to claim 28, further comprising
verifying whether a counter signature matches a counter signatory's public key
information in the value note.

37. (Twice Amended) A method according to claim 28, further comprising
verifying whether an endorsement signature in the value note matches information
including a predefined message using a message endorsing signatory's public key
information.

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38. (Twice Amended) A method according to claim 28, wherein the value note includes expiry information representing at least one of a time and a date of expiry, and the method further comprises testing the value note on the basis of the expiry information.

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39. (Twice Amended) A method according to claim 28, wherein the value note includes valid-from information representing at least one of a time and a date from which the value note may validly be redeemed, and the method further comprises testing the value note on the basis of the valid-from information.

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40. (Twice Amended) A method according to claim 28, further comprising redeeming the value note in accordance with the redemption instruction information, wherein the step of redeeming the value note comprises issuing a first new value note representing at least a portion of the commodity of the value note being redeemed.

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SuC2

42. (Twice Amended) A method according to claim 40, wherein the step of redeeming the value note comprises issuing a second new value note representing a remainder of the commodity of the value note being redeemed.

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46. (Twice Amended) A method according to claim 40, wherein at least one new value note is issued which includes information indicative of at least one of a time and a date from which the new value note can be redeemed, and wherein the at least one of a time and a date is later than either a time or a date of issuance.

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47. (Twice Amended) A method according to claim 28, further comprising communicating each value note electronically to a remote party corresponding to the source of the value note being redeemed.

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~~49. (Amended) A method wherein an electronic representation of a commodity is issued by an issuing authority, the electronic representation including information representing at least one of a time and a date from which the electronic representation is available for redemption, said at least one of a time and a date being later than either a time or a date of issuance, whereby the electronic representation is not available for redemption immediately after issuance.~~

*Sp 10
C 1*
~~51. (Twice Amended) A method according to claim 18, wherein the method comprises generating a first character string message, generating a second character string message from said first message in the redemption instruction information for inclusion in the first new value note.~~

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~~52. (Amended) A method according to claim 51, further comprising the steps of:~~

~~communicating the value note, the redemption instruction information, and the bearer's signature information to a value note handling authority;~~

~~applying a blinding function to the second character string message to generate a blinded second character string message;~~

~~issuing the first new value note including the blinded second character string message, in accordance with the redemption instruction information;~~

~~communicating the first new value note to a respondent; and~~

~~providing endorsement signature information from the respondent dependent on the first and second character string message and related to the blinding function such that the endorsement signature information is verifiable against both the first character string message and the second character string message; and~~

~~communicating the first value note with the respondent's endorsement signature information to a value note handling authority.~~

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53. (Amended) A method according to claim 52, further comprising the step of unblinding the blinded second character string message by the respondent to yield the first character string message prior to providing the respondent's endorsement signature information.

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61. (Amended) A value note comprising:

first information representative of a bearer's public key information, or from which the bearer's public key information can be verified;

second information representative of a commodity represented by the value note; and

third information representative of an issuer's signature which is verifiable from information including the first information, the second information and the issuer's public key information.

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62. (Amended) A record carrier on which is recorded value note information including:

first information representative of a bearer's public key information, or from which the bearer's public key information can be verified;

second information representative of a commodity represented by the value note; and

third information representative of an issuer's signature which is verifiable from information including the first information, the second information and the issuer's public key information.

63. (Amended) A transmission signal representing a value note and comprising:

first information representative of a bearer's public key information, or from which the bearer's public key information can be verified;

B41 second information representative of a commodity represented by the value note; and

C1 third information representative of an issuer's signature which is verifiable from information including the first information, the second information and the issuer's public key information.

Su65 C1 65. (Twice Amended) A method of providing redemption instruction information for one or more value notes each being as defined in claim 63, the method comprising:

B41 providing a list of identification information for identifying each existing value note to be used in the transaction;

C1 providing a list of redemption requests, each request including information representing a result of the transaction, and a commodity value associated with that result;

C1 providing a bearer's signature information representing a bearer's signature which is verifiable at least one of the redemption instruction information and information in said value notes, and the bearer's public key information.

B48 Su67 C1 67. (Amended) A method according to claim 65, further comprising providing information representing the bearer's public key information.

B49 Su69 C1 69. (Twice Amended) A method according to claim 65, further comprising communicating the redemption instruction information, with or without the individual value notes referred to in the redemption instruction information, to a money handling authority.

B50 Su73 C1 73. (Amended) An electronic representation of a commodity, the representation including first information representing at least one of a time and a date

up to which the electronic representation is guaranteed, and second information representing at least one of a time and a date later than either the time or the date of the first information and up to which the electronic representation is valid but without a guarantee.

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74. (Twice Amended) Apparatus for carrying out a method as defined in claim 1, comprising at least one bank terminal, at least one user terminal, and a network interconnecting the at least one bank terminal and the at least one user terminal over which the value note can be communicated.